

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: Sonja Demetrice Clair, Debtor

**Case No. 19-03348-KMS
Chapter 13**

**DEBTOR'S CERTIFICATION AND MOTION FOR ENTRY OF CHAPTER 13
DISCHARGE PURSUANT TO 11 U.S.C. §1328 (a) and (h)**

This motion seeks an order discharging the debtor(s) pursuant to § 1328(a) of the bankruptcy code. If you oppose this motion, you must file a response with the court within twenty-one (21) days from the date listed below in the certificate of service. Your response must set forth the specific factual allegations with which you disagree, and a copy of your response must be served on the debtor(s) and debtor's(s') attorney. If no timely response is filed, the court may grant this motion without holding a hearing. A timely response is necessary for a hearing to be held.

1. By signing below, the debtor certifies under penalty of perjury that the following statements are true and correct:
 - A. For cases filed on or after March 10, 2008, I have completed a personal financial management instructional course provided through an agency approved by the United States Trustee and have filed the certificate of completion provided by the course provider (in a joint case, both husband and wife must each complete the course and file a certificate of completion) or the approved personal financial management course provider has notified the court that I have completed a post-petition instructional course concerning personal financial management. **11 U.S.C. § 1328(g)**
 - B. All pre-petition amounts owed by me on domestic support obligation ("Domestic Support Obligation" as defined at 11 U.S.C §101(14A)), if any, have been paid to the extent provided by the plan. All post-petition amounts owed by me on a domestic support obligation, if any, have been paid. **11 U.S.C §1328(a)**
 - C. I have not received a discharge under chapter 7, 11 or 12 of the Bankruptcy Code in a prior case filed during the four-year period preceding the date that the petition was filed in this case. **11 U.S.C. §1328(f)(1)**
 - D. I have not received a discharge under chapter 13 of the Bankruptcy Code in a prior case filed during the two-year period before the date that the petition was filed in this case. **11 U.S.C. §1328(f)(2)**
 - E. I have not been convicted of a felony, the circumstances of which would demonstrate that the filing of this bankruptcy case constituted an abuse of the provisions of the Bankruptcy Code. **11 U.S.C. §1328(h)(1) and §522(q)(1)(A)**
 - F. If I owe a debt arising from: (i) any violation of any State or Federal securities laws, regulations or orders, (ii) fraud, deceit or manipulation in a fiduciary capacity or in connection with the purchase or sale of any security, (iii) a civil remedy under 1964 of Title 18 of the United States Code, or (iv) that caused serious injury or death to another individual in the preceding five (5) years, in the preceding five (5) years, then I have not claimed an exemption for my/our residence in an amount in excess of the statutory cap as

prohibited by §522(q)(1) of the Bankruptcy Code. **11 U.S.C. §1328(h)(1) and §522(q)(1)(B)**

G. No proceeding is pending in which I may be found guilty of a felony of the kind described in §522(q)(1)(A) or in which I may be found liable for a debt of the kind described in §522(q)(1)(B). **11 U.S.C. §1328(h)(2)**

H. I have made all payments required by my confirmed Chapter 13 plan.

2. Debtor hereby moves the court for the entry of a discharge order in this case.

Signed: /s/ Sonja Demetrice Clair
Sonja Demetrice Clair

04-17-2025
Date

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., MS Bar No. 103469
Attorney for the Debtor
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
601.500.5533

04-18-2025
Date

3. Mailing address for filing responses:

Jackson Office:
Danny L. Miller, Clerk
United States Bankruptcy Court
Thad Cochran US Courthouse
501 E Court St, Ste 2.300
Jackson, MS 39201

Gulfport Divisional Office:
Danny L. Miller, Clerk
United States Bankruptcy Court
Dan M. Russell, Jr. U.S. Courthouse
2012 15th St, Suite 244
Gulfport, MS 39501

CERTIFICATE OF SERVICE

On April 18, 2025, a copy of this pleading was served on each of the persons listed on the attached service list either by prepaid United States mail or via electronic service through the Court's EM/ECF system at the mailing addresses and/or email addresses indicated.

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

SONJA DEMETRICE CLAIR

CASE NO: 19-03348-KMS

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13

On 4/18/2025, I did cause a copy of the following documents, described below,
Notice and Motion for Entry of Chapter 13 Discharge

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 4/18/2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr.

The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401
601 500 5533
trollins@therollinsfirm.com

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4 UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

5 IN RE:
6 SONJA DEMETRICE CLAIR

CASE NO: 19-03348-KMS

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

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11 On 4/18/2025, a copy of the following documents, described below,
12 Notice and Motion for Entry of Chapter 13 Discharge

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19 were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient
20 postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth
herein.

21 The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above
22 referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of
Service and that it is true and correct to the best of my knowledge, information, and belief.

23 DATED: 4/18/2025

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25 

26 Miles Wood
27 BK Attorney Services, LLC
d/b/a certificateofservice.com, for
28 Thomas C. Rollins, Jr.
The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
NCRS ADDRESS DOWNLOAD
CASE 19-03348-KMS
SOUTHERN DISTRICT OF MISSISSIPPI
FRI APR 18 9-8-2 PST 2025

~~EXCLUDE~~~~(U) FIRST TOWER LOAN LLC~~~~EXCLUDE~~

~~US BANKRUPTCY COURT
THAD COCHRAN US COURTHOUSE
501 E COURT STREET
SUITE 2300
JACKSON MS 39201-5036~~

(P)AMERICAN HONDA FINANCE
P O BOX 168088
IRVING TX 75016-8088

ANFERNEE CLAIR
250 MARR ST
BROOKHAVEN MS 39601-3550

BROOKHAVEN RADIOLOGY PLLC
CO FRANKLIN COLLECTION SERVICE
PO BOX 3910
TUPELO MS 38803-3910

COMENITY BANKGOODYS
ATTN BANKRUPTCY
PO BOX 182125
COLUMBUS OH 43218-2125

COMENITY BANKGOODYS
PO BOX 182789
COLUMBUS OH 43218-2789

CREDIT ONE BANK
ATTN BANKRUPTCY DEPARTMENT
PO BOX 98873
LAS VEGAS NV 89193-8873

CREDIT ONE BANK
PO BOX 98872
LAS VEGAS NV 89193-8872

EXPRESS CHECK ADVANCE
205 A HWY 51 N
BROOKHAVEN MS 39601-2653

EXPRESS CHECK ADVANCE
CO PURPOSE FINANCIAL INC
PO BOX 3058
SPARTANBURG SC 29304-3058

FAMILY CHECK ADVANCE
210 HWY 51 N
STE A
BROOKHAVEN MS 39601-2654

FEDLOAN SERVICING
POB 60610
HARRISBURG PA 17106-0610

FIRST TOWER LOAN LLC
PO BOX 320001
FLOWOOD MS 39232-0001

FRANKLIN COLLECTION SE
2978 W JACKSON ST
TUPELO MS 38801-6731

GOODYS
PO BOX 659465
SAN ANTONIO TX 78265-9465

~~EXCLUDE~~

~~(D) (P)AMERICAN HONDA FINANCE
P O BOX 168088
IRVING TX 75016-8088~~

(P)KDMC PHYSICIAN CLINICS LLC
PO BOX 5440
BROOKHAVEN MS 39603-5440

KINGS DAUGHTERS MEDICAL CENTER
CO FRANKLIN COLLECTION SERVICE
PO BOX 3910
TUPELO MS 38803-3910

KINGS DAUGHTERS MEDICAL CTR
PO BOX 5440
BROOKHAVEN MS 39603-5440

MERRICK BANKCARDWORKS
ATTN BANKRUPTCY
PO BOX 9201
OLD BETHPAGE NY 11804-9001

MERRICK BANKCARDWORKS
PO BOX 9201
OLD BETHPAGE NY 11804-9001

MISSISSIPPI TITLE LOAN
610 E MONTICELLO ST
BROOKHAVEN MS 39601-3435

MISSISSIPPI TITLE LOANS INC
CO BANKRUPTCYLEGAL DEPARTMENT
8601 DUNWOODY PLACE STE 406
ATLANTA GA 30350-2550

NAVIENT SOLUTIONS LLC ON BEHALF OF
ASCENDIUM EDUCATION SOLUTIONS INC
PO BOX 8961
MADISON WI 53708-8961

NAVIENT
PO BOX 9500
WILKES BARRE PA 18773-9500

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

QUICK CASH
958 BROOKWAY BLVD
BROOKHAVEN MS 39601-2608

REPUBLIC FINANCE
PO BOX 263
BROOKHAVEN MS 39602-0263

(P)REPUBLIC FINANCE LLC
282 TOWER RD
PONCHATOULA LA 70454-8318

SOUTHWEST HOSPITAL
PO BOX 1307
MCCOMB MS 39649-1307

SOUTHWEST MISSISSIPPI REGIONAL MEDICAL
CENTE
POBOX 1307
MCCOMB MS 39649-1307

STATE BANK TRUST COMPANY
P O BOX 8287
GREENWOOD MS 38935-8287

TILLMAN FURNITURE
565 HWY 51 N
BROOKHAVEN MS 39601-2385

TOWER LOAN
506 SCHWEN AVE
BROOKHAVEN MS 39601-2748

~~EXCLUDE~~

~~UNITED STATES TRUSTEE
501 EAST COURT STREET
SUITE 6 430
JACKSON MS 39201 5022~~

ADVANCE AMERICA
CO PURPOSE FINANCIAL
SPARTANBURG SC 29304 UNITED STATES

~~EXCLUDE~~

~~(P)DAVID RAWLINGS
ATTN DAVID RAWLINGS CHAPTER 13 TRUSTEE
PO BOX 566
HATTIESBURG MS 39403 0566~~

EXPRESS CHECK ADVANCE OF MS
CHECK ADVANCE OF MS
CO PURPOSE FINANCIAL
PO BOX 3058
SPARTANBURG SC 29304-3058

DEBTOR
SONJA DEMETRICE CLAIR
250 MARR ST
BROOKHAVEN MS 39601-3550

~~EXCLUDE~~

~~THOMAS CARL ROLLINS JR
THE ROLLINS LAW FIRM PLLC
PO BOX 13767
JACKSON MS 39236 3767~~